



Atty. Dkt. No. 046983-0101

Law AF

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE


Applicant: A. Maxwell Eliscu
Title: SYSTEM FOR AND METHOD
OF PROVIDING FINANCIAL
AND TRANSACTION
MANAGEMENT SERVICES
OVER A NETWORK

Appl. No.: 09/666,978

Filing Date: 09/20/2000

Examiner: James A. Kramer

Art Unit: 3627

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| <p align="center">CERTIFICATE OF MAILING</p> <p>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date below.</p> <p align="center"><u>Paul S. Hunter</u> (Printed Name)</p> <p align="center"> (Signature)</p> <p align="center"><u>January 24, 2005</u> (Date of Deposit)</p> |
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AMENDMENT TRANSMITTAL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

[X] The fee required for additional claims is calculated below:

| | Claims As Amended | | Previously Paid For | | Extra Claims Present | | Rate | | Additional Claims Fee |
|--|-------------------------|---|------------------------|---|----------------------------|---|----------|---|--------------------------|
| Total Claims: | 71 | - | 71 | = | 0 | x | \$50.00 | = | \$0.00 |
| Independent Claims: | 11 | - | 11 | = | 0 | x | \$200.00 | = | \$0.00 |
| First presentation of any Multiple Dependent Claims: | | | | | | + | \$360.00 | = | \$0.00 |
| CLAIMS FEE TOTAL | | | | | | | | | = \$0.00 |

[X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 50-2350. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-2350. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 50-2350.

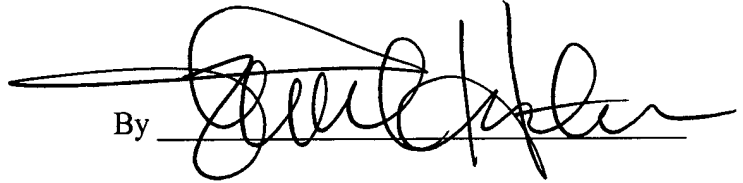
Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date January 24, 2005

FOLEY & LARDNER LLP
Customer Number: 23524
Telephone: (608) 258-4292
Facsimile: (608) 258-4258

By

A handwritten signature in black ink, appearing to read 'Paul S. Hunter', written over a horizontal line.

Paul S. Hunter
Attorney for Applicant
Registration No. 44,787



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

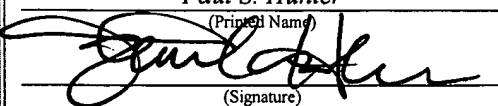
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AMENDMENT AND REPLY UNDER 37 CFR 1.116

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated December 22, 2004, concerning the above-referenced patent application, making February 22, 2005, the two month deadline. Therefore, this Amendment after Final is timely filed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 16 of this document.

Please amend the application as follows: